TO CORRESPONDENTS.

"X. X." (the contractor cannot prevent the construction of the house drains), "Dubius" (notice to the district surveyor is not required in either case), "W. S.," Clifton (shall hear from us), "W. C." (ditto), "P. B." (ventilation will lessen the inconvenience), "Journeyman Bricklayer," "P. J. M.," "An American" (shall have a reply next week), "A. Mc P." (too late), "Ignoramus" (should apply for an answer to his inquiries to the secretary of the society), "P. A. B.," "R. L. S.," "T. T." (we have received complaints as to the opening of the tenders), "T. F.," "T. S.," "J. P. H.," "J. P.," "B. B.," "Ex M.P.," "*Le Fer*," "G. H." (shall appear), "W. L." (thanks—we have entertained for some time the idea suggested), "S. AP." (the prints have been forwarded), "Xeimo" (thanks; we are always glad to receive information. The views we do not require), "E. B.," "J. G. H.," "Zeta" (declined with thanks), "E. W.," "J. T.," "J. M." (an application for space might still be entertained, if the invention be really good), "D.," "W. H." (thanks; if an opportunity occur we will gladly avail ourselves of the offer), "J. A. P." (we should much like to see the drawings), "W.W." (shall have early attention), "G. W." (the map will not be disregarded), "T. F.," "J. W." (next week), "C. S.," "J. J. L.," "An Agent," "J. E.," "B. G.," "E. R." (shall appear), "J. H. N." (shall appear), "Turning and Mechanical Manipulation, by the late Charles Holtzapffel." Vol III.

"*Books and Addresses.*"—We have not time to point out books or find addresses.

NOTICE.—All communications respecting *advertisements* should be addressed to the "Publisher," and not to the "Editor;" all other communications should be addressed to the EDITOR, and not to the Publisher.

ADVERTISEMENTS.

BRITISH MUTUAL LIFE OFFICE.—The Public are invited to examine for themselves the advantages gained for Assurers by the plan on which policies are granted by this Office.—Apply to CHARLES JAMES FRICKE, Secretary, 17, New Bridge-street, Blackfriars.

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Extract from the Table of Premiums for Insuring 100*l.*

Age next birthday.	A MALE. Whole Life Premiums			A FEMALE. Whole Life Premiums			Age next birthday.	A MALE. Whole Life Premiums			A FEMALE. Whole Life Premiums		
10	1	7	0	1	8	4	60	3	11	0	3	3	3
13	1	9	2	1	7	7	65	4	1	9	3	12	3
14	1	11	8	1	8	10	53	4	11	8	4	4	6
20	1	14	4	1	11	6	54	4	4	0	4	14	0
23	1	17	6	1	13	9	60	4	6	9	5	13	0
28	2	0	2	1	16	5	61	4	9	0	5	16	0
30	2	2	0	1	19	3	68	5	6	0	7	10	0
33	2	5	4	2	2	10	70	10	0	4	9	7	6
38	2	12	0	2	6	4	72	11	18	8	11	3	6
40	2	19	9	2	12	0	75				13	1	9
43	3	3	3	2	17	9	80				15	13	10

* EXAMPLE.—A Gentleman whose age does not exceed 28, may insure 1,000*l.* payable on his decease, for an annual payment of 22*l.* 10*s.*; and a Lady of the same age can secure the same sum for an annual payment of 18*l.* 17*s.* 6*d.*

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EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added subsequently, to be further increased annually.
	£.	£ s. d.	£ s. d.
1806	2,500	79 10 10 extinguished.	1,281 2 0
1811	1,000	33 19 2 ditto	573 17 6
1818	1,000	34 10 10 ditto	114 15 10

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added.	Total with additions to be further increased.
		£.	£ s. d.	£ s. d.
521	1817	500	903 13 1	1,403 13 1
1274	1819	1,000	1,310 5 4	2,310 5 0
2048	1820	1,000	1,308 17 6	2,308 17 6

Prospectuses and full particulars may be obtained upon application to the Agents of the office in all the principal towns of the United Kingdom; at the City Branch; and at the Head Office, No. 6, Regent-street.

PRICE THREEPENCE.

After the 1st of January, 1851,

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12, Chatham-place, Blackfriars, London, and at Calcutta.

CAPITAL 500,000*l.*

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Lewis Barrow, Esq.	Edward Lee, Esq.
Robert Bruce Chichester, Esq.	Colonel Onsley.
Major Hamilton.	Major Turner.
C. H. Latouche, Esq.	Joshua Walker, Esq.

Thirty per cent. Bonus was added to the Society's Policies on the profit scale in 1848. The next valuation will be in January, 1853.

Loans are granted on mortgage and on security of Life Interests and Reversions.

JOHN CAZENOVE, Secretary.

SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY.

Incorporated by Act of Parliament.

Head Office—22, St. Andrew-square, Edinburgh.

London Office—61a, Moorgate-street.

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Joseph Lauria, Esq., M.D., 18, Lower Berkeley-street, Portman-square.

SECRETARY.

Charles Lower, Esq., 4, Frederick's-place, Old Jewry.

The PROFITS or BONUSES may, in the option of the Assured, be applied thus:—

1st. They are added to the sum assured.

2nd. They may be commuted into a present payment; or,

3rd. They may be applied in reduction of the future annual premiums.

The following is a View of the Progress of the Society down to the 1st March, 1850:

	Amount Assured.	Annual Revenue.	Accumulated Fund.
At 1st March, 1831	£47,000	£2,000	£7,000
1840	194,875	5,300	71,000
1845	1,010,000	40,000	270,000
1850	3,200,000	120,000	870,000

The ANNUITY EQUITABLE, being a MUTUAL ASSURANCE SOCIETY, in which the WHOLE PROFITS are allocated amongst the Policy-holders every THREE YEARS, provides every advantage to the Assured which it is possible for any Life Assurance Institution to afford. Accordingly, Policies effected in the year 1828 have obtained a BONUS of about FORTY-THREE PER CENT. on the SUM ASSURED; those effected in 1831, FORTY PER CENT.; those in 1834, THIRTY-EIGHT PER CENT.; and Policies of subsequent years in proportion.

Tables of Rates and Form of Proposal may be had free on application at the Society's Office, 61a, Moorgate-street, City.

WILLIAM COOK, Agent.

*** Medical Referees paid by the Society.

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The following advantages are offered:—

A certain sum payable to the Family or Representatives of the Insured, if he die by	Accidental Death
And an Allowance for Medical Expenses, together with a Weekly Allowance, or on a Railway Case, a Sum at once only, a proportionate compensation in case of	Accident, Not Fatal.

For Insuring 100*l.* on Fatal Accident only.

Class I. ordinary risks, annual premium	£ s. d.
Premium for the whole period of life	

For insuring against Fatal and Non-fatal Accidents together:—

Class.	On Death.	Weekly Allowance.	Free Medical Expenses.	Annual Premium.
		£.	£.	£ s. d.

For insuring in case of Railway Accidents only [illegible] on death, and a proportionate compensation for [illegible] injury:—

Annual premium, for all classes

Premium for the whole period of life

Prospectus, forms of proposal for insurances, and further information to be had at the office of the Company, or from any of the Company's Agents.

WILLIAM VOYNE, Secretary.

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